

NOTICE OF OBJECTION TO CONFIRMATION

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006-HE2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2 has filed papers with the Court to object to the Confirmation of the Modified Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to object to the Confirmation of the Modified Chapter 13 Plan, or if you want the Court to consider your views on the Objection, then on or before, you or your attorney must:

1. File with the Court an answer, explaining your position at:

Clerk

**U.S. Bankruptcy Court
50 Walnut Street, 3rd Floor
Newark, NJ 07102**

If you mail your response to the Court for filing, you must mail it early enough so that the Court will **receive** it on or before the date stated above.

You must also mail a copy to:

Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054

MARIE-ANN GREENBERG, Trustee
30 TWO BRIDGES RD
SUITE 330
FAIRFIELD, NJ 07004

2. Attend the hearing scheduled to be held on 01/26/2017 in the NEWARK Bankruptcy Court, at the following address:

**U.S. Bankruptcy Court
50 Walnut Street, 3rd Floor
Newark, NJ 07102**

If you or your attorney do not make these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an Order granting that relief.

Date: January 19, 2017

/s/ James P. Shay

James P. Shay, Esq.

Phelan Hallinan Diamond & Jones, PC

400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
Tel: 856-813-5500 Ext. 41326
Fax: 856-813-5501
Email: james.shay@phelanhallinan.com

File No. 773762

Phelan Hallinan Diamond & Jones, PC

400 Fellowship Road

Mt. Laurel, NJ 08054

856-813-5500

FAX Number 856-813-5501

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET
SECURITIZATION CORPORATION TRUST 2006-HE2, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-HE2

In Re:

WILSON ORTIZ

Debtor

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
NEWARK VICINAGE

Chapter 13

Case No. 16-15874 - JKS

Hearing Date: 01/26/2017

The undersigned, Phelan Hallinan Diamond & Jones, PC, attorneys for Secured Creditor,
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET
SECURITIZATION CORPORATION TRUST 2006-HE2, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-HE2, the holder of a Mortgage on debtor's residence located at 94
HOWE AVENUE, PASSAIC, NJ 07055, hereby objects to the Confirmation of the debtor's
proposed Modified Chapter 13 Plan on the following grounds:

1. Movant is DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006-HE2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2.
2. Debtor, WILSON ORTIZ, is the owner of the property located at 94 HOWE AVENUE, PASSAIC, NJ 07055.
3. On August 1, 2016, Movant filed Proof of Claim listing pre-petition arrears in the amount of \$363,148.61. A copy of the Proof of Claim is attached hereto as Exhibit "A" and made a part hereof.
4. Debtor's Modified Plan fails to cure the delinquency pursuant to 11 U.S.C. §1322(b)(5).

5. Debtor's Modified Plan currently provides for payment to Movant in the amount of \$0.00. A copy of the Debtor's Modified Plan is attached hereto as Exhibit "B" and made a part hereof.

6. In addition, Debtor's Modified Chapter 13 Plan proposes to surrender the property located at 94 HOWE AVENUE, PASSAIC, NJ 07055. Part 4, Section C entitled "Surrender" includes the following language with regard to the subject property:

Remaining Unsecured Debt: Surrendered in full satisfaction of Claim.

7. Movant objects to the inclusion of that language in the event Movant chooses to pursue a deficiency action under state law. Movant requests that language be stricken.

8. Movant objects to Debtor's Modified Plan as it is underfunded. Debtor's Modified Plan should be amended to fully fund the arrears owed to Movant. In the alternative, Debtor should further amend their plan to remove the Movant from Part 4, Section A, and to surrender the property. Confirmation of Debtor's proposed Modified Plan should be denied.

9. Additionally, Debtor's Modified Plan fails to provide for the full monthly post-petition payment owed to Movant under the terms of the Note and Mortgage. Movant objects to any post-petition payment amount less than 100% of what is required. Accordingly, confirmation of Debtor's proposed Modified Plan should be denied.

WHEREFORE, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006-HE2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2 respectfully requests that the Confirmation of Debtor's Modified Plan be denied.

/s/ James P. Shay
James P. Shay, Esq.
Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
Tel: 856-813-5500 Ext. 41326
Fax: 856-813-5501
Email: james.shay@phelanhallinan.com

Dated: January 19, 2017

Exhibit A

Fill in this information to identify the case:

Debtor 1	WILSON ORTIZ	
Debtor 2		
(Spouse, if filing)		
United States Bankruptcy Court for the:	District of New Jersey (State)	
Case Number	16-15874 JKS	

Official Form 410

Proof of Claim

12/15

Read the instructions before filling out this form. Use this form to make a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

The law requires that filer **must leave out or redact** information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. § 152, 157, and 3571.
Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006-HE2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2 Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From Whom? _____		
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)	
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	AMERICAS SERVICING COMPANY Default Document Processing N9286-01Y	AMERICA'S SERVICING COMPANY Attention: Payment Processing MAC# X2302-04C	
	1000 Blue Gentian Road Number Street	1 HOME CAMPUS Number Street	
	Eagan MN 55121-7700	DES MOINES IA 50328	
	Contact Phone (888) 381-7953	Contact Phone (888) 381-7953	
	Contact Email pocnotifications@wellsfargo.com	Contact Email pocnotifications@wellsfargo.com	
Uniform claim identifier for electronic payments in chapter 13 (if you use one) WFCMGA1615874NJM49289630			

4.	Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____	Filed on _____
5.	Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information about the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 9630	
7.	How much is the claim?	\$690,662.62	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach any document supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. money loaned	
9.	Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property.	<p>Nature of property:</p> <p><input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official form 410-A) with the <i>Proof of Claim</i>. <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: 94 HOWE AVENUE, PASSAIC, NJ 07055</p> <p>Basis for perfection: recorded mortgage / deed of trust Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)</p> <p>Value of property: \$ _____ Amount of the claim that is secured: \$ \$690,662.62 Amount of the claim that is unsecured: \$ \$0.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)</p> <p>Amount necessary to cure any default as of the date of the petition: \$ \$363,148.61</p> <p>Annual Interest Rate (when case was filed) 7.895% <input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Variable</p>
10.	Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.	Amount necessary to cure any default as of the date of the petition. \$ _____
11.	Is this claim subject to a right to setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.	Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

No

Yes. Check all that apply:

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

- Domestic support obligation (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____
- Up to \$2,775.00* of deposits toward purchase, lease, or rental of property or services for personal, family or household use. 11 U.S.C. § 507(a)(7). \$ _____
- Wages, salaries, or commissions (up to \$12,475.00*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____
- Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____
- Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____
- Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. \$ _____

*Amounts are subject to adjustment on 4/01/16 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorized courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. § 152, 157 and 3571.

Check the appropriate box:

- I am the creditor.
- I am the creditor's attorney or authorized agent.
- I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date August 1, 2016
MM / DD / YYYY

/s/ John Schneider
Signature

Print the name of the person who is completing and signing this claim:

Name	<u>John Schneider, Esq.</u>	First name	Middle name	Last name
Title	<u>Attorney</u>			
Company	<u>Phelan Hallinan Diamond & Jones, PC</u> <small>Identify the corporate servicer as the company if the authorized agent is a servicer.</small>			
Address	<u>400 Fellowship Road, Suite 100</u>			
	<u>Mt. Laurel, NJ 08054</u>			
Contact phone	<u>856-813-5500</u>	Email <u>john.schneider@phelanhallinan.com</u>		

Mortgage Proof of Claim Attachment

Case 16-15874-JKS
Claim 4 Filed 08/01/16 Desc Main Document Page 4 of 17

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If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of the Petition				Part 4: Monthly Mortgage Payment			
Case number:	16-15874-JKS	Principal balance:	342,065.70	Principal & interest due:	231,366.52	Principal & interest:	2,366.26				
Debtor 1:	Wilson Ortiz	Interest due:	222,514.62	Prepetition fees due:	9,690.28	Monthly escrow:	1,085.67				
Debtor 2:		Fees, costs due:	9,690.28	Escrow deficiency for funds advanced:	116,392.02	Private mortgage insurance:	0.00				
Last 4 digits to identify:	9630	Escrow deficiency for funds advanced:	116,392.02	Projected escrow shortage:	5,699.79	Optional Products:	0.00				
Creditor:	See 410 part 1.1	Other:	0.00	Other:	0.00	Total monthly payment:	3,451.93				
Servicer:	America's Servicing Company	Less total funds on hand:	- 0.00	Less funds on hand:	- 0.00	*Additional changes to the monthly payment amount may be required because interest rate adjustments or escrow requirement changes.					
Fixed accrual/daily simple interest/other:	Fixed Accrual	Total debt:	690,662.62	Total prepetition arrearage:	363,148.61						

*Not to be used for payoff purposes

Part 5 : Loan Payment History from First Date of Default

A.	B.	Account Activity			How Funds Were Applied/Amount Incurred						Balance After Amount Received or Incurred					
		C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/01/2008				Beginning Balances	03/01/2008	0.00						342,065.70	0.00	-13,726.10	0.00	0.00
03/01/2008	2,674.39			Monthly payment	03/01/2008	2,674.39						342,065.70	0.00	-13,726.10	0.00	0.00
03/17/2008		118.24		Late Charge	03/01/2008	2,674.39				118.24		342,065.70	0.00	-13,726.10	118.24	0.00
04/01/2008	2,674.39			Monthly payment	03/01/2008	5,348.78						342,065.70	0.00	-13,726.10	118.24	0.00
04/14/2008		15.00		Property inspection fees	03/01/2008	5,348.78				15.00		342,065.70	0.00	-13,726.10	133.24	0.00
04/16/2008			118.24	Late Charge	03/01/2008	5,348.78				118.24		342,065.70	0.00	-13,726.10	251.48	0.00
04/25/2008			1,971.79	City tax disbursement	03/01/2008	5,348.78			-1,971.79			342,065.70	0.00	-15,697.89	251.48	0.00
05/01/2008	2,674.39			Monthly payment	03/01/2008	8,023.17						342,065.70	0.00	-15,697.89	251.48	0.00
05/14/2008			3,774.44	Hazard Insurance Disbursement	03/01/2008	8,023.17			-3,774.44			342,065.70	0.00	-19,472.33	251.48	0.00
05/16/2008			118.24	Late Charge	03/01/2008	8,023.17				118.24		342,065.70	0.00	-19,472.33	369.72	0.00
06/01/2008	2,674.39			Monthly payment	03/01/2008	10,697.56						342,065.70	0.00	-19,472.33	369.72	0.00
06/16/2008			118.24	Late Charge	03/01/2008	10,697.56				118.24		342,065.70	0.00	-19,472.33	487.96	0.00
07/01/2008	2,674.39			Monthly payment	03/01/2008	13,371.95						342,065.70	0.00	-19,472.33	487.96	0.00

Mortgage Proof of Claim Attachment: Additional Page

Case number: 16-15874-JKS
 Debtor 1: Wilson Ortiz

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual payment amount	Account Activity			How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
		C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
07/02/2008			15.00	Property inspection fees	03/01/2008	13,371.95				15.00		342,065.70	0.00	-19,472.33	502.96	0.00
07/16/2008			118.24	Late Charge	03/01/2008	13,371.95				118.24		342,065.70	0.00	-19,472.33	621.20	0.00
07/23/2008			2,159.84	City tax disbursement	03/01/2008	13,371.95			-2,159.84			342,065.70	0.00	-21,632.17	621.20	0.00
08/01/2008	2,674.39			Monthly payment	03/01/2008	16,046.34						342,065.70	0.00	-21,632.17	621.20	0.00
08/05/2008			15.00	Property inspection fees	03/01/2008	16,046.34				15.00		342,065.70	0.00	-21,632.17	636.20	0.00
08/18/2008			118.24	Late Charge	03/01/2008	16,046.34				118.24		342,065.70	0.00	-21,632.17	754.44	0.00
09/01/2008	2,957.58			Monthly payment	03/01/2008	19,003.92						342,065.70	0.00	-21,632.17	754.44	0.00
09/16/2008			132.40	Late Charge	03/01/2008	19,003.92				132.40		342,065.70	0.00	-21,632.17	886.84	0.00
10/01/2008	2,957.58			Monthly payment	03/01/2008	21,961.50						342,065.70	0.00	-21,632.17	886.84	0.00
10/01/2008			2,159.83	City tax disbursement	03/01/2008	21,961.50			-2,159.83			342,065.70	0.00	-23,792.00	886.84	0.00
10/10/2008			15.00	Property inspection fees	03/01/2008	21,961.50				15.00		342,065.70	0.00	-23,792.00	901.84	0.00
10/16/2008			132.40	Late Charge	03/01/2008	21,961.50				132.40		342,065.70	0.00	-23,792.00	1,034.24	0.00
11/01/2008	2,957.58			Monthly payment	03/01/2008	24,919.08						342,065.70	0.00	-23,792.00	1,034.24	0.00
11/17/2008			132.40	Late Charge	03/01/2008	24,919.08				132.40		342,065.70	0.00	-23,792.00	1,166.64	0.00
11/26/2008			95.00	Appraisal/broker's price opinion fees	03/01/2008	24,919.08				95.00		342,065.70	0.00	-23,792.00	1,261.64	0.00
12/01/2008	2,957.58			Monthly payment	03/01/2008	27,876.66						342,065.70	0.00	-23,792.00	1,281.64	0.00
12/04/2008			15.00	Property inspection fees	03/01/2008	27,876.66				15.00		342,065.70	0.00	-23,792.00	1,276.64	0.00
12/16/2008			132.40	Late Charge	03/01/2008	27,876.66				132.40		342,065.70	0.00	-23,792.00	1,409.04	0.00
01/01/2009	2,957.58			Monthly payment	03/01/2008	30,834.24						342,065.70	0.00	-23,792.00	1,409.04	0.00
01/05/2009			15.00	Property inspection fees	03/01/2008	30,834.24				15.00		342,065.70	0.00	-23,792.00	1,424.04	0.00
01/16/2009			132.40	Late Charge	03/01/2008	30,834.24				132.40		342,065.70	0.00	-23,792.00	1,556.44	0.00

Mortgage Proof of Claim Attachment: Additional Page

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Case number: 16-15874-JKS
 Debtor 1: Wilson Ortiz

Part 5 : Loan Payment History from First Date of Default

A.	B.	Account Activity			How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred						
		C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.		
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance		
01/23/2009			2,149.20	City tax disbursement	03/01/2008	30,834.24			-2,149.20			342,065.70	0.00	-25,941.20	1,556.44	0.00		
02/01/2009	2,957.58			Monthly payment	03/01/2008	33,791.82						342,065.70	0.00	-25,941.20	1,556.44	0.00		
02/17/2009			132.40	Late Charge	03/01/2008	33,791.82				132.40		342,065.70	0.00	-25,941.20	1,688.84	0.00		
03/01/2009	2,702.10			Monthly payment	03/01/2008	36,493.92						342,065.70	0.00	-25,941.20	1,688.84	0.00		
03/03/2009			1.25	Photos (Property preservation expenses)	03/01/2008	36,493.92				1.25		342,065.70	0.00	-25,941.20	1,690.09	0.00		
03/03/2009			25.00	Property inspection fees	03/01/2008	36,493.92				25.00		342,065.70	0.00	-25,941.20	1,715.09	0.00		
03/16/2009			119.63	Late Charge	03/01/2008	36,493.92				119.63		342,065.70	0.00	-25,941.20	1,834.72	0.00		
04/01/2009	2,702.10			Monthly payment	03/01/2008	39,196.02						342,065.70	0.00	-25,941.20	1,834.72	0.00		
04/07/2009			1.25	Photos (Property preservation expenses)	03/01/2008	39,196.02				1.25		342,065.70	0.00	-25,941.20	1,835.97	0.00		
04/07/2009			25.00	Property inspection fees	03/01/2008	39,196.02				25.00		342,065.70	0.00	-25,941.20	1,860.97	0.00		
04/16/2009			119.63	Late Charge	03/01/2008	39,196.02				119.63		342,065.70	0.00	-25,941.20	1,980.60	0.00		
04/21/2009			1,848.51	City tax disbursement	03/01/2008	39,196.02			-1,848.51			342,065.70	0.00	-27,789.71	1,980.60	0.00		
04/30/2009		-20.00		Undefined Category	03/01/2008	39,196.02			-20.00			342,065.70	0.00	-27,809.71	1,980.60	0.00		
05/01/2009	2,702.10			Monthly payment	03/01/2008	41,898.12						342,065.70	0.00	-27,809.71	1,980.60	0.00		
05/14/2009			3,715.00	Hazard Insurance Disbursement	03/01/2008	41,898.12			-3,715.00			342,065.70	0.00	-31,524.71	1,980.60	0.00		
05/18/2009			119.63	Late Charge	03/01/2008	41,898.12				119.63		342,065.70	0.00	-31,524.71	2,100.23	0.00		
06/01/2009	2,702.10			Monthly payment	03/01/2008	44,600.22						342,065.70	0.00	-31,524.71	2,100.23	0.00		
06/15/2009			25.00	Property inspection fees	03/01/2008	44,600.22				25.00		342,065.70	0.00	-31,524.71	2,125.23	0.00		
06/16/2009			119.63	Late Charge	03/01/2008	44,600.22				119.63		342,065.70	0.00	-31,524.71	2,244.86	0.00		

Mortgage Proof of Claim Attachment: Additional Page

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Case number: 16-15874-JKS
 Debtor 1: Wilson Ortiz

Case 16-15874-JKS

Claim 4

Filed 08/01/16

Desc Main Document

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Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual payment amount	Account Activity			How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
		C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
06/29/2009			95.00	Appraisal/broker's price opinion fees	03/01/2008	44,600.22				95.00		342,065.70	0.00	-31,524.71	2,339.86	0.00
07/01/2009	2,702.10			Monthly payment	03/01/2008	47,302.32						342,065.70	0.00	-31,524.71	2,339.86	0.00
07/16/2009			119.63	Late Charge	03/01/2008	47,302.32				119.63		342,065.70	0.00	-31,524.71	2,459.49	0.00
07/24/2009			2,157.29	City tax disbursement	03/01/2008	47,302.32			-2,157.29			342,065.70	0.00	-33,682.00	2,459.49	0.00
08/01/2009	2,702.10			Monthly payment	03/01/2008	50,004.42						342,065.70	0.00	-33,682.00	2,459.49	0.00
08/04/2009			25.00	Property inspection fees	03/01/2008	50,004.42				25.00		342,065.70	0.00	-33,682.00	2,484.49	0.00
08/17/2009			119.63	Late Charge	03/01/2008	50,004.42				119.63		342,065.70	0.00	-33,682.00	2,604.12	0.00
09/01/2009	2,675.84			Monthly payment	03/01/2008	52,680.26						342,065.70	0.00	-33,682.00	2,604.12	0.00
09/16/2009			118.31	Late Charge	03/01/2008	52,680.26				118.31		342,065.70	0.00	-33,682.00	2,722.43	0.00
09/29/2009			15.00	Property inspection fees	03/01/2008	52,680.26				15.00		342,065.70	0.00	-33,682.00	2,737.43	0.00
10/01/2009	2,675.84			Monthly payment	03/01/2008	55,356.10						342,065.70	0.00	-33,682.00	2,737.43	0.00
10/02/2009			2,157.29	City tax disbursement	03/01/2008	55,356.10			-2,157.29			342,065.70	0.00	-35,839.29	2,737.43	0.00
10/16/2009			118.31	Late Charge	03/01/2008	55,356.10				118.31		342,065.70	0.00	-35,839.29	2,855.74	0.00
11/01/2009	2,675.84			Monthly payment	03/01/2008	58,031.94						342,065.70	0.00	-35,839.29	2,855.74	0.00
11/16/2009			118.31	Late Charge	03/01/2008	58,031.94				118.31		342,065.70	0.00	-35,839.29	2,974.05	0.00
11/19/2009			44.00	Foreclosure service fees (Other)	03/01/2008	58,031.94				44.00		342,065.70	0.00	-35,839.29	3,018.05	0.00
11/19/2009			80.00	Recording fees	03/01/2008	58,031.94				80.00		342,065.70	0.00	-35,839.29	3,098.05	0.00
11/19/2009			230.00	Filing fees and court costs	03/01/2008	58,031.94				230.00		342,065.70	0.00	-35,839.29	3,328.05	0.00
11/19/2009			910.00	Attorney's fees	03/01/2008	58,031.94				910.00		342,065.70	0.00	-35,839.29	4,238.05	0.00
11/19/2009			500.00	Title costs	03/01/2008	58,031.94				500.00		342,065.70	0.00	-35,839.29	4,738.05	0.00
11/30/2009			15.00	Property inspection fees	03/01/2008	58,031.94				15.00		342,065.70	0.00	-35,839.29	4,753.05	0.00

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Case number: 16-15874-JKS
Debtor 1: Wilson Ortiz

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual payment amount	Account Activity				How Funds Were Applied/Amount Incurred						Balance After Amount Received or Incurred					
		C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance	
12/01/2009	2,675.84			Monthly payment	03/01/2008	60,707.78						342,065.70	0.00	-35,839.29	4,753.05	0.00	
12/16/2009			118.31	Late Charge	03/01/2008	60,707.78				118.31		342,065.70	0.00	-35,839.29	4,871.36	0.00	
01/01/2010	2,675.84			Monthly payment	03/01/2008	63,383.62						342,065.70	0.00	-35,839.29	4,871.36	0.00	
01/19/2010			118.31	Late Charge	03/01/2008	63,383.62				118.31		342,065.70	0.00	-35,839.29	4,989.67	0.00	
01/26/2010			15.00	Property inspection fees	03/01/2008	63,383.62				15.00		342,065.70	0.00	-35,839.29	5,004.67	0.00	
01/28/2010			95.00	Appraisal/broker's price opinion fees	03/01/2008	63,383.62				95.00		342,065.70	0.00	-35,839.29	5,099.67	0.00	
02/01/2010	2,675.84			Monthly payment	03/01/2008	66,059.46						342,065.70	0.00	-35,839.29	5,099.67	0.00	
02/10/2010			2,236.99	City tax disbursement	03/01/2008	66,059.46			-2,236.99			342,065.70	0.00	-38,076.28	5,099.67	0.00	
02/16/2010			118.31	Late Charge	03/01/2008	66,059.46				118.31		342,065.70	0.00	-38,076.28	5,217.98	0.00	
02/26/2010			15.00	Property inspection fees	03/01/2008	66,059.46				15.00		342,065.70	0.00	-38,076.28	5,232.98	0.00	
03/01/2010	2,675.84			Monthly payment	03/01/2008	68,735.30						342,065.70	0.00	-38,076.28	5,232.98	0.00	
03/16/2010			118.31	Late Charge	03/01/2008	68,735.30				118.31		342,065.70	0.00	-38,076.28	5,351.29	0.00	
04/01/2010	2,675.84			Monthly payment	03/01/2008	71,411.14						342,065.70	0.00	-38,076.28	5,351.29	0.00	
04/12/2010			2,236.99	City tax disbursement	03/01/2008	71,411.14			-2,236.99			342,065.70	0.00	-40,313.27	5,351.29	0.00	
04/16/2010			118.31	Late Charge	03/01/2008	71,411.14				118.31		342,065.70	0.00	-40,313.27	5,469.60	0.00	
04/28/2010			15.00	Property inspection fees	03/01/2008	71,411.14				15.00		342,065.70	0.00	-40,313.27	5,484.60	0.00	
05/01/2010	2,675.84			Monthly payment	03/01/2008	74,086.98						342,065.70	0.00	-40,313.27	5,484.60	0.00	
05/14/2010			3,715.00	Hazard Insurance Disbursement	03/01/2008	74,086.98			-3,715.00			342,065.70	0.00	-44,028.27	5,484.60	0.00	
05/17/2010			118.31	Late Charge	03/01/2008	74,086.98				118.31		342,065.70	0.00	-44,028.27	5,602.91	0.00	
06/01/2010	2,675.84			Monthly payment	03/01/2008	76,762.82						342,065.70	0.00	-44,028.27	5,602.91	0.00	
06/02/2010			15.00	Property inspection fees	03/01/2008	76,762.82				15.00		342,065.70	0.00	-44,028.27	5,617.91	0.00	

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Case number: 16-15874-JKS
 Debtor 1: Wilson Ortiz

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual payment amount	Account Activity				How Funds Were Applied/Amount Incurred						Balance After Amount Received or Incurred					
		C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance	
06/16/2010			118.31	Late Charge	03/01/2008	76,762.82				118.31		342,065.70	0.00	-44,028.27	5,736.22	0.00	
07/01/2010	2,675.84			Monthly payment	03/01/2008	79,438.66						342,065.70	0.00	-44,028.27	5,736.22	0.00	
07/01/2010			15.00	Property inspection fees	03/01/2008	79,438.66				15.00		342,065.70	0.00	-44,028.27	5,751.22	0.00	
07/16/2010			118.31	Late Charge	03/01/2008	79,438.66				118.31		342,065.70	0.00	-44,028.27	5,869.53	0.00	
07/19/2010			2,425.82	City tax disbursement	03/01/2008	79,438.66			-2,425.82			342,065.70	0.00	-46,454.09	5,869.53	0.00	
07/29/2010			15.00	Property inspection fees	03/01/2008	79,438.66				15.00		342,065.70	0.00	-46,454.09	5,884.53	0.00	
08/01/2010	2,675.84			Monthly payment	03/01/2008	82,114.50						342,065.70	0.00	-46,454.09	5,884.53	0.00	
08/16/2010			118.31	Late Charge	03/01/2008	82,114.50				118.31		342,065.70	0.00	-46,454.09	6,002.84	0.00	
09/01/2010	2,675.84			Monthly payment	03/01/2008	84,790.34						342,065.70	0.00	-46,454.09	6,002.84	0.00	
09/16/2010			118.31	Late Charge	03/01/2008	84,790.34				118.31		342,065.70	0.00	-46,454.09	6,121.15	0.00	
09/28/2010			15.00	Property inspection fees	03/01/2008	84,790.34				15.00		342,065.70	0.00	-46,454.09	6,136.15	0.00	
10/01/2010	2,675.84			Monthly payment	03/01/2008	87,466.18						342,065.70	0.00	-46,454.09	6,136.15	0.00	
10/05/2010			2,425.81	City tax disbursement	03/01/2008	87,466.18			-2,425.81			342,065.70	0.00	-48,879.90	6,136.15	0.00	
10/18/2010			118.31	Late Charge	03/01/2008	87,466.18				118.31		342,065.70	0.00	-48,879.90	6,254.46	0.00	
11/01/2010	2,675.84			Monthly payment	03/01/2008	90,142.02						342,065.70	0.00	-48,879.90	6,254.46	0.00	
11/01/2010			20.00	Property inspection fees	03/01/2008	90,142.02				20.00		342,065.70	0.00	-48,879.90	6,274.46	0.00	
11/16/2010			118.31	Late Charge	03/01/2008	90,142.02				118.31		342,065.70	0.00	-48,879.90	6,392.77	0.00	
12/01/2010	2,675.84			Monthly payment	03/01/2008	92,817.86						342,065.70	0.00	-48,879.90	6,392.77	0.00	
12/16/2010			118.31	Late Charge	03/01/2008	92,817.86				118.31		342,065.70	0.00	-48,879.90	6,511.08	0.00	
12/27/2010			20.00	Property inspection fees	03/01/2008	92,817.86				20.00		342,065.70	0.00	-48,879.90	6,531.08	0.00	
01/01/2011	2,675.84			Monthly payment	03/01/2008	95,493.70						342,065.70	0.00	-48,879.90	6,531.08	0.00	

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 Debtor 1: Wilson Ortiz

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual payment amount	Account Activity				How Funds Were Applied/Amount Incurred						Balance After Amount Received or Incurred					
		C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance	
01/18/2011			118.31	Late Charge	03/01/2008	95,493.70				118.31		342,065.70	0.00	-48,879.90	6,649.39	0.00	
01/25/2011			2,295.14	City tax disbursement	03/01/2008	95,493.70			-2,295.14			342,065.70	0.00	-51,175.04	6,649.39	0.00	
01/26/2011			20.00	Property inspection fees	03/01/2008	95,493.70				20.00		342,065.70	0.00	-51,175.04	6,669.39	0.00	
02/01/2011	2,675.84			Monthly payment	03/01/2008	98,169.54						342,065.70	0.00	-51,175.04	6,669.39	0.00	
02/16/2011			118.31	Late Charge	03/01/2008	98,169.54				118.31		342,065.70	0.00	-51,175.04	6,787.70	0.00	
03/01/2011	2,675.84			Monthly payment	03/01/2008	100,845.38						342,065.70	0.00	-51,175.04	6,787.70	0.00	
03/02/2011			20.00	Property inspection fees	03/01/2008	100,845.38				20.00		342,065.70	0.00	-51,175.04	6,807.70	0.00	
03/16/2011			118.31	Late Charge	03/01/2008	100,845.38				118.31		342,065.70	0.00	-51,175.04	6,926.01	0.00	
04/01/2011	2,675.84			Monthly payment	03/01/2008	103,521.22						342,065.70	0.00	-51,175.04	6,926.01	0.00	
04/15/2011			2,295.14	City tax disbursement	03/01/2008	103,521.22			-2,295.14			342,065.70	0.00	-53,470.18	6,926.01	0.00	
04/18/2011			118.31	Late Charge	03/01/2008	103,521.22				118.31		342,065.70	0.00	-53,470.18	7,044.32	0.00	
04/29/2011			20.00	Property inspection fees	03/01/2008	103,521.22				20.00		342,065.70	0.00	-53,470.18	7,064.32	0.00	
05/01/2011	2,675.84			Monthly payment	03/01/2008	106,197.06						342,065.70	0.00	-53,470.18	7,064.32	0.00	
05/16/2011			3,748.44	Hazard Insurance Disbursement	03/01/2008	106,197.06			-3,748.44			342,065.70	0.00	-57,218.62	7,064.32	0.00	
05/16/2011			118.31	Late Charge	03/01/2008	106,197.06				118.31		342,065.70	0.00	-57,218.62	7,182.63	0.00	
06/01/2011	2,675.84			Monthly payment	03/01/2008	108,872.90						342,065.70	0.00	-57,218.62	7,182.63	0.00	
06/01/2011			20.00	Property inspection fees	03/01/2008	108,872.90				20.00		342,065.70	0.00	-57,218.62	7,202.63	0.00	
06/16/2011			118.31	Late Charge	03/01/2008	108,872.90				118.31		342,065.70	0.00	-57,218.62	7,320.94	0.00	
07/01/2011	2,675.84			Monthly payment	03/01/2008	111,548.74						342,065.70	0.00	-57,218.62	7,320.94	0.00	
07/01/2011			20.00	Property inspection fees	03/01/2008	111,548.74				20.00		342,065.70	0.00	-57,218.62	7,340.94	0.00	
07/18/2011			118.31	Late Charge	03/01/2008	111,548.74				118.31		342,065.70	0.00	-57,218.62	7,459.25	0.00	

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 Debtor 1: Wilson Ortiz

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual payment amount	Account Activity			How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
		C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
08/01/2011	2,675.84			Monthly payment	03/01/2008	114,224.58						342,065.70	0.00	-57,218.62	7,459.25	0.00
08/01/2011			2,397.63	City tax disbursement	03/01/2008	114,224.58	0.00	0.00	-2,397.63		0.00	342,065.70	0.00	-59,616.25	7,459.25	0.00
08/16/2011			118.31	Late Charge	03/01/2008	114,224.58				118.31		342,065.70	0.00	-59,616.25	7,577.56	0.00
08/29/2011			20.00	Property inspection fees	03/01/2008	114,224.58				20.00		342,065.70	0.00	-59,616.25	7,597.56	0.00
09/01/2011	2,675.84			Monthly payment	03/01/2008	116,900.42						342,065.70	0.00	-59,616.25	7,597.56	0.00
09/16/2011			118.31	Late Charge	03/01/2008	116,900.42				118.31		342,065.70	0.00	-59,616.25	7,715.87	0.00
10/01/2011	2,675.84			Monthly payment	03/01/2008	119,576.26						342,065.70	0.00	-59,616.25	7,715.87	0.00
10/06/2011			35.00	Trip charge (Property preservation expenses)	03/01/2008	119,576.26				35.00		342,065.70	0.00	-59,616.25	7,750.87	0.00
10/17/2011			2,397.63	City tax disbursement	03/01/2008	119,576.26	0.00	0.00	-2,397.63		0.00	342,065.70	0.00	-62,013.88	7,750.87	0.00
10/17/2011			118.31	Late Charge	03/01/2008	119,576.26				118.31		342,065.70	0.00	-62,013.88	7,869.18	0.00
10/27/2011			20.00	Property inspection fees	03/01/2008	119,576.26				20.00		342,065.70	0.00	-62,013.88	7,889.18	0.00
11/01/2011	2,675.84			Monthly payment	03/01/2008	122,252.10						342,065.70	0.00	-62,013.88	7,889.18	0.00
11/07/2011			95.00	Lawn care (Property preservation expenses)	03/01/2008	122,252.10				95.00		342,065.70	0.00	-62,013.88	7,984.18	0.00
11/16/2011			118.31	Late Charge	03/01/2008	122,252.10				118.31		342,065.70	0.00	-62,013.88	8,102.49	0.00
11/30/2011			20.00	Property inspection fees	03/01/2008	122,252.10				20.00		342,065.70	0.00	-62,013.88	8,122.49	0.00
12/01/2011	2,675.84			Monthly payment	03/01/2008	124,927.94						342,065.70	0.00	-62,013.88	8,122.49	0.00
12/16/2011			118.31	Late Charge	03/01/2008	124,927.94				118.31		342,065.70	0.00	-62,013.88	8,240.80	0.00
12/27/2011			20.00	Property inspection fees	03/01/2008	124,927.94				20.00		342,065.70	0.00	-62,013.88	8,260.80	0.00
01/01/2012	2,675.84			Monthly payment	03/01/2008	127,603.78						342,065.70	0.00	-62,013.88	8,260.80	0.00
01/17/2012			118.31	Late Charge	03/01/2008	127,603.78				118.31		342,065.70	0.00	-62,013.88	8,379.11	0.00

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 Debtor 1: Wilson Ortiz

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual payment amount	Account Activity			How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred						
		C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance		
01/19/2012			2,364.42	City tax disbursement	03/01/2008	127,603.78	0.00	0.00	-2,364.42		0.00	342,065.70	0.00	-64,378.30	8,379.11	0.00		
01/27/2012			20.00	Property inspection fees	03/01/2008	127,603.78				20.00		342,065.70	0.00	-64,378.30	8,399.11	0.00		
02/01/2012	2,675.84			Monthly payment	03/01/2008	130,279.62						342,065.70	0.00	-64,378.30	8,399.11	0.00		
02/16/2012			118.31	Late Charge	03/01/2008	130,279.62				118.31		342,065.70	0.00	-64,378.30	8,517.42	0.00		
02/27/2012			15.00	Property inspection fees	03/01/2008	130,279.62				15.00		342,065.70	0.00	-64,378.30	8,532.42	0.00		
03/01/2012	2,675.84			Monthly payment	03/01/2008	132,955.46						342,065.70	0.00	-64,378.30	8,532.42	0.00		
03/16/2012			118.31	Late Charge	03/01/2008	132,955.46				118.31		342,065.70	0.00	-64,378.30	8,650.73	0.00		
04/01/2012	2,675.84			Monthly payment	03/01/2008	135,631.30						342,065.70	0.00	-64,378.30	8,650.73	0.00		
04/05/2012			-5.00	Property inspection fees	03/01/2008	135,631.30	0.00	0.00	0.00	-5.00	0.00	342,065.70	0.00	-64,378.30	8,645.73	0.00		
04/16/2012			118.31	Late Charge	03/01/2008	135,631.30				118.31		342,065.70	0.00	-64,378.30	8,764.04	0.00		
04/18/2012			2,364.41	City tax disbursement	03/01/2008	135,631.30	0.00	0.00	-2,364.41		0.00	342,065.70	0.00	-66,742.71	8,764.04	0.00		
04/27/2012			15.00	Property inspection fees	03/01/2008	135,631.30				15.00		342,065.70	0.00	-66,742.71	8,779.04	0.00		
05/01/2012	2,675.84			Monthly payment	03/01/2008	138,307.14						342,065.70	0.00	-66,742.71	8,779.04	0.00		
05/11/2012			3,329.70	Hazard Insurance Disbursement	03/01/2008	138,307.14	0.00	0.00	-3,329.70		0.00	342,065.70	0.00	-70,072.41	8,779.04	0.00		
05/16/2012			118.31	Late Charge	03/01/2008	138,307.14				118.31		342,065.70	0.00	-70,072.41	8,897.35	0.00		
06/01/2012	2,675.84			Monthly payment	03/01/2008	140,982.98						342,065.70	0.00	-70,072.41	8,897.35	0.00		
06/18/2012			118.31	Late Charge	03/01/2008	140,982.98				118.31		342,065.70	0.00	-70,072.41	9,015.66	0.00		
06/27/2012			15.00	Property inspection fees	03/01/2008	140,982.98				15.00		342,065.70	0.00	-70,072.41	9,030.66	0.00		
07/01/2012	2,675.84			Monthly payment	03/01/2008	143,658.82						342,065.70	0.00	-70,072.41	9,030.66	0.00		
07/02/2012			100.00	Lawn care (Property preservation expenses)	03/01/2008	143,658.82				100.00		342,065.70	0.00	-70,072.41	9,130.66	0.00		

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Case number: 16-15874-JKS
 Debtor 1: Wilson Ortiz

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual payment amount	Account Activity				How Funds Were Applied/Amount Incurred						Balance After Amount Received or Incurred					
		C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance	
07/16/2012			118.31	Late Charge	03/01/2008	143,658.82				118.31		342,065.70	0.00	-70,072.41	9,248.97	0.00	
07/24/2012			2,475.45	City tax disbursement	03/01/2008	143,658.82	0.00	0.00	-2,475.45		0.00	342,065.70	0.00	-72,547.86	9,248.97	0.00	
08/01/2012	2,675.84			Monthly payment	03/01/2008	146,334.66						342,065.70	0.00	-72,547.86	9,248.97	0.00	
08/16/2012			118.31	Late Charge	03/01/2008	146,334.66				118.31		342,065.70	0.00	-72,547.86	9,367.28	0.00	
09/01/2012	2,675.84			Monthly payment	03/01/2008	149,010.50						342,065.70	0.00	-72,547.86	9,367.28	0.00	
09/26/2012			15.00	Property inspection fees	03/01/2008	149,010.50				15.00		342,065.70	0.00	-72,547.86	9,382.28	0.00	
10/01/2012	2,675.84			Monthly payment	03/01/2008	151,686.34						342,065.70	0.00	-72,547.86	9,382.28	0.00	
10/24/2012			2,475.45	City tax disbursement	03/01/2008	151,686.34	0.00	0.00	-2,475.45		0.00	342,065.70	0.00	-75,023.31	9,382.28	0.00	
10/27/2012			15.00	Property inspection fees	03/01/2008	151,686.34				15.00		342,065.70	0.00	-75,023.31	9,397.28	0.00	
11/01/2012	2,675.84			Monthly payment	03/01/2008	154,362.18						342,065.70	0.00	-75,023.31	9,397.28	0.00	
12/01/2012	2,675.84			Monthly payment	03/01/2008	157,038.02						342,065.70	0.00	-75,023.31	9,397.28	0.00	
12/26/2012			15.00	Property inspection fees	03/01/2008	157,038.02				15.00		342,065.70	0.00	-75,023.31	9,412.28	0.00	
01/01/2013	2,675.84			Monthly payment	03/01/2008	159,713.86						342,065.70	0.00	-75,023.31	9,412.28	0.00	
01/21/2013			2,434.14	City tax disbursement	03/01/2008	159,713.86	0.00	0.00	-2,434.14		0.00	342,065.70	0.00	-77,457.45	9,412.28	0.00	
01/25/2013			15.00	Property inspection fees	03/01/2008	159,713.86				15.00		342,065.70	0.00	-77,457.45	9,427.28	0.00	
02/01/2013	3,450.38			Monthly payment	03/01/2008	163,164.24						342,065.70	0.00	-77,457.45	9,427.28	0.00	
02/26/2013			15.00	Property inspection fees	03/01/2008	163,164.24				15.00		342,065.70	0.00	-77,457.45	9,442.28	0.00	
03/01/2013	3,450.38			Monthly payment	03/01/2008	166,614.62						342,065.70	0.00	-77,457.45	9,442.28	0.00	
03/24/2013			15.00	Property inspection fees	03/01/2008	166,614.62				15.00		342,065.70	0.00	-77,457.45	9,457.28	0.00	
04/01/2013	3,450.38			Monthly payment	03/01/2008	170,065.00						342,065.70	0.00	-77,457.45	9,457.28	0.00	

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Case number: 16-15874-JKS
 Debtor 1: Wilson Ortiz

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual payment amount	Account Activity			How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
		C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
04/23/2013			15.00	Property inspection fees	03/01/2008	170,065.00				15.00		342,065.70	0.00	-77,457.45	9,472.28	0.00
04/24/2013			2,434.14	City tax disbursement	03/01/2008	170,065.00	0.00	0.00	-2,434.14		0.00	342,065.70	0.00	-79,891.59	9,472.28	0.00
05/01/2013	3,450.38			Monthly payment	03/01/2008	173,515.38						342,065.70	0.00	-79,891.59	9,472.28	0.00
05/10/2013			3,049.20	Hazard Insurance Disbursement	03/01/2008	173,515.38	0.00	0.00	-3,049.20		0.00	342,065.70	0.00	-82,940.79	9,472.28	0.00
06/01/2013	3,450.38			Monthly payment	03/01/2008	176,965.76						342,065.70	0.00	-82,940.79	9,472.28	0.00
07/01/2013	3,450.38			Monthly payment	03/01/2008	180,416.14						342,065.70	0.00	-82,940.79	9,472.28	0.00
07/30/2013			2,546.02	City tax disbursement	03/01/2008	180,416.14	0.00	0.00	-2,546.02		0.00	342,065.70	0.00	-85,486.81	9,472.28	0.00
08/01/2013	3,450.38			Monthly payment	03/01/2008	183,866.52						342,065.70	0.00	-85,486.81	9,472.28	0.00
09/01/2013	3,450.38			Monthly payment	03/01/2008	187,316.90						342,065.70	0.00	-85,486.81	9,472.28	0.00
10/01/2013	3,450.38			Monthly payment	03/01/2008	190,767.28						342,065.70	0.00	-85,486.81	9,472.28	0.00
10/24/2013			2,546.01	City tax disbursement	03/01/2008	190,767.28	0.00	0.00	-2,546.01		0.00	342,065.70	0.00	-88,032.82	9,472.28	0.00
11/01/2013	3,450.38			Monthly payment	03/01/2008	194,217.66						342,065.70	0.00	-88,032.82	9,472.28	0.00
12/01/2013	3,450.38			Monthly payment	03/01/2008	197,668.04						342,065.70	0.00	-88,032.82	9,472.28	0.00
01/01/2014	3,450.38			Monthly payment	03/01/2008	201,118.42						342,065.70	0.00	-88,032.82	9,472.28	0.00
01/27/2014			2,506.79	City tax disbursement	03/01/2008	201,118.42	0.00	0.00	-2,506.79		0.00	342,065.70	0.00	-90,539.61	9,472.28	0.00
02/01/2014	3,450.38			Monthly payment	03/01/2008	204,568.80						342,065.70	0.00	-90,539.61	9,472.28	0.00
03/01/2014	3,450.38			Monthly payment	03/01/2008	208,019.18						342,065.70	0.00	-90,539.61	9,472.28	0.00
04/01/2014	3,450.38			Monthly payment	03/01/2008	211,469.56						342,065.70	0.00	-90,539.61	9,472.28	0.00
04/24/2014			2,506.79	City tax disbursement	03/01/2008	211,469.56	0.00	0.00	-2,506.79		0.00	342,065.70	0.00	-93,046.40	9,472.28	0.00
05/01/2014	3,450.38			Monthly payment	03/01/2008	214,919.94						342,065.70	0.00	-93,046.40	9,472.28	0.00
05/06/2014			2,625.00	Hazard Insurance Disbursement	03/01/2008	214,919.94	0.00	0.00	-2,625.00		0.00	342,065.70	0.00	-95,671.40	9,472.28	0.00
06/01/2014	3,450.38			Monthly payment	03/01/2008	218,370.32						342,065.70	0.00	-95,671.40	9,472.28	0.00

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Case number: 16-15874-JKS
 Debtor 1: Wilson Ortiz

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual payment amount	Account Activity			How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
		C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
07/01/2014	3,450.38			Monthly payment	03/01/2008	221,820.70						342,065.70	0.00	-95,671.40	9,472.28	0.00
07/30/2014			2,555.77	City tax disbursement	03/01/2008	221,820.70	0.00	0.00	-2,555.77		0.00	342,065.70	0.00	-98,227.17	9,472.28	0.00
08/01/2014	3,450.38			Monthly payment	03/01/2008	225,271.08						342,065.70	0.00	-98,227.17	9,472.28	0.00
08/07/2014			-90.00	Property inspection fees	03/01/2008	225,271.08	0.00	0.00	0.00	-90.00	0.00	342,065.70	0.00	-98,227.17	9,382.28	0.00
09/01/2014	3,450.38			Monthly payment	03/01/2008	228,721.46						342,065.70	0.00	-98,227.17	9,382.28	0.00
10/01/2014	3,450.38			Monthly payment	03/01/2008	232,171.84						342,065.70	0.00	-98,227.17	9,382.28	0.00
10/22/2014			2,555.76	City tax disbursement	03/01/2008	232,171.84	0.00	0.00	-2,555.76		0.00	342,065.70	0.00	-100,782.93	9,382.28	0.00
11/01/2014	3,450.38			Monthly payment	03/01/2008	235,622.22						342,065.70	0.00	-100,782.93	9,382.28	0.00
12/01/2014	3,450.38			Monthly payment	03/01/2008	239,072.60						342,065.70	0.00	-100,782.93	9,382.28	0.00
01/01/2015	3,450.38			Monthly payment	03/01/2008	242,522.98						342,065.70	0.00	-100,782.93	9,382.28	0.00
01/21/2015			2,580.74	City tax disbursement	03/01/2008	242,522.98	0.00	0.00	-2,580.74		0.00	342,065.70	0.00	-103,363.67	9,382.28	0.00
02/01/2015	3,450.38			Monthly payment	03/01/2008	245,973.36						342,065.70	0.00	-103,363.67	9,382.28	0.00
03/01/2015	3,450.38			Monthly payment	03/01/2008	249,423.74						342,065.70	0.00	-103,363.67	9,382.28	0.00
04/01/2015	3,450.38			Monthly payment	03/01/2008	252,874.12						342,065.70	0.00	-103,363.67	9,382.28	0.00
04/09/2015			43.00	Recording fees	03/01/2008	252,874.12				43.00		342,065.70	0.00	-103,363.67	9,425.28	0.00
04/22/2015			2,580.74	City tax disbursement	03/01/2008	252,874.12	0.00	0.00	-2,580.74		0.00	342,065.70	0.00	-105,944.41	9,425.28	0.00
05/01/2015	3,450.38			Monthly payment	03/01/2008	256,324.50						342,065.70	0.00	-105,944.41	9,425.28	0.00
05/07/2015			2,714.21	Hazard Insurance Disbursement	03/01/2008	256,324.50	0.00	0.00	-2,714.21		0.00	342,065.70	0.00	-108,658.62	9,425.28	0.00
06/01/2015	3,450.38			Monthly payment	03/01/2008	259,774.88						342,065.70	0.00	-108,658.62	9,425.28	0.00
07/01/2015	3,450.38			Monthly payment	03/01/2008	263,225.26						342,065.70	0.00	-108,658.62	9,425.28	0.00
07/22/2015			2,576.48	City tax disbursement	03/01/2008	263,225.26	0.00	0.00	-2,576.48		0.00	342,065.70	0.00	-111,235.10	9,425.28	0.00
08/01/2015	3,450.38			Monthly payment	03/01/2008	266,675.64						342,065.70	0.00	-111,235.10	9,425.28	0.00
09/01/2015	3,450.38			Monthly payment	03/01/2008	270,126.02						342,065.70	0.00	-111,235.10	9,425.28	0.00

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Case number: 16-15874-JKS
 Debtor 1: Wilson Ortiz

Part 5 : Loan Payment History from First Date of Default

A.	B.	Account Activity			How Funds Were Applied/Amount Incurred							Balance After Amount Received or Incurred				
		C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
09/17/2015			50.00	Filing fees and court costs	03/01/2008	270,126.02				50.00		342,065.70	0.00	-111,235.10	9,475.28	0.00
10/01/2015	3,450.38			Monthly payment	03/01/2008	273,576.40						342,065.70	0.00	-111,235.10	9,475.28	0.00
10/22/2015			2,576.47	City tax disbursement	03/01/2008	273,576.40	0.00	0.00	-2,576.47		0.00	342,065.70	0.00	-113,811.57	9,475.28	0.00
10/27/2015			215.00	Attorney's fees	03/01/2008	273,576.40				215.00		342,065.70	0.00	-113,811.57	9,690.28	0.00
11/01/2015	3,450.38			Monthly payment	03/01/2008	277,026.78						342,065.70	0.00	-113,811.57	9,690.28	0.00
12/01/2015	3,450.38			Monthly payment	03/01/2008	280,477.16						342,065.70	0.00	-113,811.57	9,690.28	0.00
01/01/2016	3,450.38			Monthly payment	03/01/2008	283,927.54						342,065.70	0.00	-113,811.57	9,690.28	0.00
01/13/2016			2,580.45	City tax disbursement	03/01/2008	283,927.54	0.00	0.00	-2,580.45		0.00	342,065.70	0.00	-116,392.02	9,690.28	0.00
02/01/2016	3,451.98			Monthly payment	03/01/2008	287,379.52						342,065.70	0.00	-116,392.02	9,690.28	0.00
03/01/2016	3,451.98			Monthly payment	03/01/2008	290,831.50						342,065.70	0.00	-116,392.02	9,690.28	0.00
03/29/2016				Bankruptcy Filed	03/01/2008	290,831.50						342,065.70	0.00	-116,392.02	9,690.28	0.00

Basis for asserting that the applicable party has the right to foreclose: Debtor(s) executed a promissory note secured by a mortgage, deed of trust, or security deed. The Promissory note is either made payable to creditor or has been duly indorsed. Creditor, directly or through an agent, has possession of the promissory note. Creditor is the original mortgagee or beneficiary or the assignee of the mortgage, deed of trust, or security deed.

Additional Disclaimers (where applicable)

410

Part 2: Question 9-Describe contains the property address and may contain a description for "Other".

410A

Part 1:

Full creditor name cannot be displayed due to space limitation, see 410 part 1.1 for full name.

Part 2:

Principal Balance is from Part 5, Column M as of the Bankruptcy File Date.

Interest Due is the interest due as of the Bankruptcy File Date.

Fees, costs due is from Part 5, Column P as of the Bankruptcy File Date and includes any outstanding fees (i.e. late charges, property inspections) and cost (i.e. attorney costs), also included are corporate advances (i.e. tax, insurance) for non-escrowed loans as of the Bankruptcy File Date. Any fees, costs due that are incurred pre-petition and waived post-petition will not be included.

Escrow deficiency for funds advanced is from Part 5, Column O (if negative balance) as of the Bankruptcy File Date.

Other includes any applicable Private Mortgage Insurance, other Optional Products (i.e. A & H, Life) or Deferred Interest, where applicable, due as of the Bankruptcy File Date. This line was added to ensure transparency.

Less Total Funds on hand is the total of Part 5, Column O (if positive balance) and Q as of the Bankruptcy File Date.

Total Debt not to be used for payoff purposes.

Part 3:

Principal and Interest is the principal and interest portion of Part 5, Column G, as of the Bankruptcy File Date. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition principal and interest amounts).

Pre-Petition Fees Due is from Part 5, Column P as of the Bankruptcy File Date. Any fees, costs due that are incurred pre-petition and waived post-petition will not be included.

Escrow Deficiency for Funds Advanced is from Part 5, Column O (if negative balance) as of the Bankruptcy File Date.

Projected Escrow Shortage is the Escrow Required from the escrow analysis minus a positive escrow balance as of the Bankruptcy File Date. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition escrow amounts).

Other includes any applicable Optional Products (i.e. A & H, Life) due as of the bankruptcy file date. This line was added to ensure transparency. (If post-petition payments are included as required by Local Rule or practice, this field will include post-petition Optional Product amounts).

Less Funds on Hand is from Part 5, column Q as of the Bankruptcy File Date.

Part 4:

Optional Products includes any applicable optional products (i.e. A & H, Life) due as of the Bankruptcy File Date. This line was added to ensure transparency.

(*This disclaimer has been added to the form to explain that the monthly payment amount may change periodically throughout the life of the loan.

Part 5:

If any of the transactions in the loan payment history contain amounts for optional products, the amount for that product will be reflected in either the Contractual payment amount or the Funds Received amount, and will be applied in those amounts. It will also be reflected in column G as described below.

Column G In addition to the items listed, this also includes any past due PMI or optional products (i.e. A & H, Life) amounts, as applicable. Optional product (i.e. A & H, Life) amounts will not be included in columns H-Q due to no appropriate column heading for this type of transaction.

Column J includes taxes, insurance and MIP/PMI as applicable.

Column N will only be populated if the loan is Daily Simple Interest or if Deferred Interest exists on the account.

Column O includes taxes, insurance and MIP/PMI as applicable.

UNITED STATES BANKRUPTCY COURT <u>DISTRICT OF NEW JERSEY</u> Caption in Compliance with D.N.J. LBR 9004-1(b)	
773762 PHELAN HALLINAN DIAMOND & JONES, PC 400 Fellowship Road, Suite 100 Mt. Laurel, NJ 08054 856-813-5500 Attorneys for DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006- HE2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2	
In Re: WILSON ORTIZ	Case No: 16-15874 - JKS Hearing Date: _____ Judge: JOHN K. SHERWOOD Chapter: 13

CERTIFICATION OF SERVICE

1. I, Richard Millichap:

represent the _____ in the above-captioned matter.

am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents Wells Fargo Bank, N.A. dba America's servicing company as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006-HE2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2 in the above captioned matter.

am the _____ in the above case and am representing myself.

2. On August 1, 2016 I sent a copy of the following pleadings and/or documents to the parties listed below:

Proof of Claim

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: August 1, 2016

/s/ Richard Millichap
Richard Millichap

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
WILSON ORTIZ 94 HOWE AVENUE, PASSAIC, NJ 07055	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Ronald I. LeVine, Esquire, Esquire 210 River Street Suite 11 Hackensack, NJ 07601	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
MARIE-ANN GREENBERG, Trustee 30 TWO BRIDGES ROAD, SUITE 330 FAIRFIELD, NJ 07004	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF)

		<input type="checkbox"/> Other _____ (as authorized by the court *)
--	--	--

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

Exhibit B

Last Revised 8/1/15

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

IN RE:

Ortiz, Wilson

Debtor(s)

Case No. 16-15874 JKS

Judge: Sherwood

Chapter 13

CHAPTER 13 PLAN AND MOTIONS

Original

Modified/Notice Required

Discharge Sought

Motions Included

Modified/No Notice Required

No Discharge Sought

Date: **August 18, 2016**

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ 250.00 per month to the Chapter 13 Trustee, starting on April 1, 2016 for approximately 36 months.
- b. The Debtor shall make plan payments to the Trustee from the following sources:
 Future Earnings
 Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
 Sale of real property
Description:
Proposed date for completion: _____

 Refinance of real property
Description:

 Loan modification with respect to mortgage encumbering property
Description:
Proposed date for completion: _____
- d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ None to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 2,505.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to **America's Servicing Company, servicer for Deutsche Bank, NA, as Trustee** _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
None		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Deutsche Bank, National	First Mortgage 94 Howe Ave, Passaic, NJ	360,297.92	0	0	2505.

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Deutsche Bank, National	First Mortgage 94 Howe Ave, Passaic, NJ	145,000.00	Surrendered in full satisfaction of

			claim
			Surrendered in full satisfaction of claim
Anson Street, LLC c/o Shellpoint Mortgage Servicing	Second Mortgage 94 Howe Ave, Passaic, NJ	145,000.00	

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

None

e. Secured Claims to Be Paid in Full Through the Plan

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
None		

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

None							
------	--	--	--	--	--	--	--

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
None		

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None			

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
 Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee Commissions
- 2) Other Administrative Claims
- 3) General Unsecured Claims

d. Post-petition claims The Trustee [] is, [X] is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: August 18, 2016

Explain below why the Plan is being modified. To add 2nd mortgagee to surrender section	Explain below how the Plan is being modified. See 4(c)
--	---

Are Schedules I and J being filed simultaneously with this Modified Plan? [] Yes [X] No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan

Date: December 9, 2016

/s/Ronald I. LeVine

Attorney for the Debtor

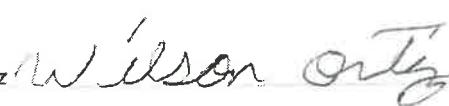


I certify under penalty of perjury that the above is true.

Date: December 9, 2016

/s/ Wilson Ortiz

Debtor



Joint Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

773762
PHELAN HALLINAN DIAMOND & JONES, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
856-813-5500
Attorneys for DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE FOR HSI ASSET
SECURITIZATION CORPORATION TRUST 2006-
HE2, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-HE2

In Re:	Case No: 16-15874 - JKS
WILSON ORTIZ	Hearing Date: 01/26/2017
	Judge: JOHN K. SHERWOOD
	Chapter: 13

CERTIFICATION OF SERVICE

1. I, Marc Schroeder:

represent the _____ in the above-captioned matter.

am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006-HE2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2 in the above captioned matter.

am the _____ in the above case and am representing myself.

2. On January 19, 2017 I sent a copy of the following pleadings and/or documents to the parties listed below:

Objection to Plan

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: January 19, 2017

/s/ Marc Schroeder
Marc Schroeder

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
WILSON ORTIZ 94 HOWE AVENUE, APT 2 PASSAIC, NJ 07055	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Ronald I. LeVine, Esquire 210 River Street Suite 11 Hackensack, NJ 07601	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
MARIE-ANN GREENBERG, Trustee 30 TWO BRIDGES RD SUITE 330 FAIRFIELD, NJ 07004	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

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